



Personal Monthly Budget

Projected Monthly Income

Income 1
 Extra income
 Total monthly income

Projected Balance
 (Projected income minus expenses)

Actual Balance
 (Actual income minus expenses)

Difference
 (Actual minus projected)

Actual Monthly Income

Income 1
 Extra income
 Total monthly income

Housing

	Projected Cost	Actual Cost	Difference
Mortgage or rent			
Phone			
Electricity			
Gas			
Water and sewer			
Cable			
Waste removal			
Maintenance or repairs			
Supplies			
Other			
Subtotal			

Entertainment

	Projected Cost	Actual Cost	Difference
Video/DVD			
CDs			
Movies			
Concerts			
Sporting events			
Live theater			
Other			
Other			
Other			
Subtotal			

Transportation

	Projected Cost	Actual Cost	Difference
Vehicle payment			
Bus/taxi fare			
Insurance			
Licensing			
Fuel			
Maintenance			
Other			
Subtotal			

Loans

	Projected Cost	Actual Cost	Difference
Personal			
Student			
Credit card			
Credit card			
Credit card			
Other			
Subtotal			

Insurance

	Projected Cost	Actual Cost	Difference

Taxes

	Projected Cost	Actual Cost	Difference

Home
Health
Life
Other
Subtotal

Federal
State
Local
Other
Subtotal

Food

	Projected Cost	Actual Cost	Difference
Groceries			
Dining out			
Other			
Subtotal			

Savings or Investments

	Projected Cost	Actual Cost	Difference
Retirement account			
Investment account			
Other			
Subtotal			

Pets

	Projected Cost	Actual Cost	Difference
Food			
Medical			
Grooming			
Toys			
Other			
Subtotal			

Gifts and Donations

	Projected Cost	Actual Cost	Difference
Charity 1			
Charity 2			
Charity 3			
Subtotal			

Personal Care

	Projected Cost	Actual Cost	Difference
Medical			
Hair/nails			
Clothing			
Dry cleaning			
Health club			
Organization dues or fees			
Other			
Subtotal			

Legal

	Projected Cost	Actual Cost	Difference
Attorney			
Alimony			
Payments on lien or judgment			
Other			
Subtotal			

Total Projected Cost

Total Actual Cost

Total Difference